Common Charges For Current Account

Account Services

Balance Inquiry*	Free
Cheque status per instance*	Free
Balance Confirmation Certificate & Interest Certificate*	₹100
Signature, Photograph Verifications*	₹100
TDS Certificate & Address Confirmation*	Free
Old Records/Copy of Paid Cheque*	₹200 per instance
Standing Instructions (Monthly Charges)	Setting Up: Nil
Any deliverable returned by courier due to negative reasons (no such consignee/consignee shifted and no such address)	₹50 per instance
One time Mandate Authorisation charges (Physical/Online)	₹40 per mandate
Cardless Cash withdrawal	₹25 per transaction

*Account Services at Branch

Transaction Through PhoneBanking

IVR & Non IVR (Agent Assisted)	Free

Bill Pay and InstaAlert

Bill Pay	Free
InstaAlert	Free (Email & SMS)

Duplicate / Adhoc Statement Requests

(i) Through Direct Banking channels	₹50 per statement through Netbanking, Mobile Banking, Phonebanking (IVR), ATM
(ii) At Branch or PhoneBanking (Non - IVR)	₹100 per statement through Branch and ₹75 through PhoneBanking (Non - IVR)

Doorstep Banking

Cash Pickup Limit	Per Seal Bag Cash pickup Charges
Up to 1 lac	₹200 per pickup
> 1 lac - 2 lacs	₹225 per pickup
> 2 lac - 4 lacs	₹350 per pickup

GST is applicable. Cash Beyond above limits can be offered. Available at select locations. You need to register with the Bank for availing these services.Charges may vary depending upon the location. Please contact your branch manager for further details

Debit Cards (Only for Individuals & Sole Proprietor)

Debit Card	EasyShop Business*	ATM Card
Annual Fee per card	₹250	Free
Daily ATM limit	₹1,00,000	₹10,000
Daily Merchant Establishment Point of Sale limit	₹5,00,000	NA

*Also available for partnership firms & limited company current accounts. In case, the MOP (Mode of Operation) is conditional, all AUS (Authorized Signatories) have to sign the form jointly

Common Charges For Debit Cards

Replacement Fees	Free for Damaged Card; ₹200 for Lost Card
Re-issuance of PIN	Free through ATM/Net Banking ₹50 in case of Physical PIN

ATM Usage

Transaction Type	Non-Financial	Financial
HDFC Bank ATMs	Free	
Non HDFC Bank ATMs	Maximum of 5 transactions free* in a month with a cap of maximum 3 free transactions in top 6 cities. (Transactions done in Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad ATMs will be considered as Top 6 Cities). Charges beyond free limit @ ₹23/- per transaction	
Domestic		
International**	₹25 per transaction	₹125 per transaction

*Not applicable for Trade, Ezee, Merchant Advantage, Hospitals & Nursing Homes Current Account variants

**Transaction decline charge at other bank ATM anywhere in the world or at merchant outlet outside of India, due to insufficient funds - ₹25 per transaction

Note: Effective 1st April 2026, UPI cash withdrawals at ATMs/CRMs are included as part of monthly free ATM transaction limits. Post completion of free limit, Rs. 23+ taxes per transaction will apply.

Account Closure Charges

Closure: Up to 14 days OR Closure: Beyond 12 months	No Charges
Closure: 15 days to 6 months	For Ultima, Apex & Max : ₹2000, For Flexi, Trade, Hospitals/Nursing Homes/ Pathology Labs, Ezee, Merchant Advantage Plus & Supreme: ₹1000, For Merchant Advantage : ₹500
Closure: 6 months to 12 months	For Ultima, Apex & Max : ₹1000, For Flexi, Trade, Hospitals/Nursing Homes/ Pathology Labs, Ezee, Merchant Advantage Plus & Supreme: ₹500, For Merchant Advantage : ₹250"

Cheques Deposited and Returned Unpaid

Local and Outstation	₹200 per Instrument Free limit: For Max, Apex & Ultima - Free Up to 5 returns per month

Cheque Return Charges - Drawn on Us

Due to Insufficient Funds	Up to 2 instruments per month ₹500 per instrument; on 3rd onwards ₹750 per instrument
Due to technical reasons*	₹50 per instrument (e.g. - Date not mentioned, post-dated, sign mismatch, etc.)
Stop Payment	Particular Cheque ₹100 Range of Cheques ₹200 (Free through Net banking and PhoneBanking)
Fund Transfer	₹350 per instrument

ACH Return Charges

1 to 3 transactions in a month	₹350 per transaction
Fourth instance and beyond	₹750 per transaction

ECS (Debit) Return/Demand Draft I Pay Order Cancellation/ Revalidation/Standing Instruction Charges

ECS (Debit) Return Charges (Quarterly Charges)	Up to 3 returns - ₹350 per instance 4th return onward - ₹750 per instance
Charges for Demand Draft / Pay Order Cancellation/Revalidation	₹60 per instrument
Standing Instructions (Monthly Charges)	Rejection: Up to 3 returns - ₹250 per instance 4th return onward - ₹750 per instance

Terms & Conditions

- Daily Third Party Cash Withdrawal limit for Current Account at Non-Home Branch is ₹50,000 per transaction
- Operating limit for for Cash Deposit at Non-Home Branches (Per Day) : For Ultima is ₹5,00,000 per day, For Apex, Max & Supreme is ₹3,00,000 per day, For Flexi, Hospitals/Nursing Homes/Pathology Labs, Ezee, Merchant Advanatage Plus is ₹1,00,000 per day, For Trade is ₹50,000 per day
- For Accounts maintaining an AQB less than required product AQB as of previous quarter will be charged ₹25 each for next 3 monthly statements
- Free Cash deposit limit will lapse if AQB maintained is less than 75% of required Product AQB
- GST as applicable will be levied
- Please log on to our website - www.hdfcbank.com for updated schedule of charges and further details
- For cheque return technical reasons, please visit our website - www.hdfcbank.com > Important Messages > Revision in Current Account Fees and Service Charges > Common Charges

Glossary

- AQB - Average Quarterly Balance
- Mode of Calculation of AQB - Average of daily closing balances of each day spread over a period of 3 months (calendar quarter)
- AMB - Average Monthly Balance
- Mode of Calculation of AMB - Average of daily closing balances of each day spread over a period of one calendar month
- NMC - Non maintenance Charges which are levied to the customer in case of non-maintenance of AQB/AMB/HAB of respective products
- Home Location - Home Location branches refers to all the branches participating in same clearing centre vis-à-vis branch where account is opened
- Non-Home Location - Non-Home Location branches refers to the branches which do not participate in same clearing centre vis-à-vis branch where account is opened
- Home Branch - Home Branch refers to the branch wherein the customer's account is opened
- Non-Home Branch - Non-Home branch refers to the branch other than the branch wherein customer's account is opened
- Bulk Transactions - Bulk Transaction includes count of all Cheque clearing and Fund Transfer Transactions

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Current Account

Schedule of Charges for Discontinued (For Sourcing/Switching) Current Account Variants (Effective 1st August'2025)

Generic Variants (Discontinued for Sourcing/Switching)						
Product Name		**Ultima**	**Apex**	**Max**	**Flexi**	**Trade**
Average Quarterly Balance (AQB)* / Average Monthly Balance (AMB)*		₹20,00,000 (AQB)	₹10,00,000 (AQB)	₹5,00,000 (AQB)	₹75,000 (AMB)	₹40,000 (AQB)
Non Maintenance Charges* (Per Quarter/ Month)		₹10,00,000 & above - ₹10,000 Less than ₹10,00,000 - ₹15,000	₹500,000 & above - ₹5,000 Less than ₹500,000 - ₹10,000	₹2,50,000 & above - ₹3,000 Less than ₹2,50,000 - ₹8,000	₹1000 per month	₹2400
Features	**Standard Charges**	**Free Limits , Thereafter Standard Charges**				
Cash Transactions						
Combined Cash Deposit at Home & Non Home Branch Location including deposits at Cash Recycler Machines (Monthly Free Limit)	₹4 per ₹1000, minimum of ₹50 per transaction	Higher of ₹250 lacs and 8 times the previous month AMB or 100 transactions, (whichever is breached first)	Higher of ₹150 Lacs per month or 10 times the previous month AMB or 60 transactions, whichever is breached first (subject to a maximum monthly limit of ₹500 Lacs)	₹60 lacs per month or 10 times the current month AMB or 60 transactions, whichever is breached first (subject to a maximum monthly free limitof ₹200 Lacs)	Free up to 10 times the current month AMB or 50 transactions, whichever is lower	₹5 lacs per month or 40 transactions, (whichever is b reached first)
Cash deposit in low denomination notes i.e. ₹20 and below @ any HDFC Bank Branch (monthly)	Cash deposit in notes = 4% of cash deposit in low denomination notes Cash deposit in coins = 5% of cash deposit in coins	Standard Charges				
Cash Withdrawal - Home Branch	NIL	Free				
Cash Withdrawal - Non-Home Branch (Daily/Monthly Free Limit)	₹2 per 1000, minimum ₹50 per transaction	75 Lacs per month	50 Lacs per month	50 Lacs per month	₹50,000 per day	
Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments						
Cheque Leaves (Monthly Free limit)	₹3 per leaf	1500	1000	500	100	200
Local Cheque Collections/ Payments and Fund Transfer	NIL	Free				
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	NIL	Free				
Bulk Transactions* (Monthly Free Limit)	₹35 per transaction	2000	1000	500	250	150
Demand Drafts and Pay Orders						
Pay Orders (PO) and Demand Drafts (DD) at Bank location		Free			Free 40 DD/PO per month Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Free 30 DD/PO per month Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit
DD - Payable at Correspondent Bank Location		Free up to ₹30 lacs per month, Above free limits charges at ₹2 per ₹1000; minimum of ₹50 per instrument	Free up to ₹15 lacs per month, Above free limits charges at ₹1.5 per ₹1000; minimum of ₹50 per instrument	₹1.50 per ₹1000, minimum ₹50 per instrument		₹2 per ₹1000, minimum ₹50 per instrument
RTGS / NEFT / IMPS Transactions						
RTGS Payments	Branch Banking: ₹2 Lakh to ₹5 Lakh - ₹20 per txn, Above ₹5 Lakh - ₹45 per txn	Free through Branch & NetBanking			Free through NetBanking, Standard Charges through Branch	
NEFT Payments	Branch Banking: Up to ₹10,000 - ₹2 per txn, Above ₹10,000 up to ₹1 Lakh - ₹4 per txn, Above ₹1 lakh up to ₹2 Lakh - ₹14 per txn, Above ₹2 Lakh - ₹24 per txn	Free through Branch & NetBanking			Free through NetBanking, Standard Charges through Branch	
IMPS Payments	Up to ₹1,000 - ₹2.5 per txn, Above ₹1,000 up to ₹1 Lakh - ₹5 per txn, Above ₹1 Lakh up to ₹2 Lakh - ₹15 per txn	Standard Charges				
Outstation Cheque Collection						
Clean Locations (per instrument charges)		Up to ₹5,000 – ₹25/-, ₹5,001 to ₹10,000 – ₹50/-, ₹10,001 to ₹25,000 – ₹100/-, ₹25,001 to ₹1,00,000 – ₹100/-, Above ₹1,00,000 – ₹150/-				

Generic Variants (Discontinued for Sourcing/Switching)						
Product Name		**Hospitals/Nursing Homes/Pathology Labs**	**Ezee**	**Merchant Advantage Current Account**	**Merchant Advantage Plus Current Account**	**Supreme**
Average Quarterly Balance (AQB)* / Average Monthly Balance (AMB)*		₹40,000 (AQB)	Metro & Urban : ₹50,000 (AQB) Semi Urban & Rural : ₹25,000 (AQB)	₹25,000 (AMB)	₹1,00,000 (AMB)	Metro & Urban : ₹1,00,000 (AQB) Semi Urban & Rural : ₹40,000 (AQB)
Non Maintenance Charges* (Per Quarter/ Month)		₹2,400 per quarter	₹1,800 per quarter	₹600 per month	₹1000 per month	₹3000 per quarter
Features	**Standard Charges**	**Free Limits , Thereafter Standard Charges**				
Cash Transactions						
Combined Cash Deposit at Home & Non Home Branch Location including deposits at Cash Recycler Machines (Monthly Free Limit)		₹10 lacs per month or 50 transactions (whichever is breached first). Charges @ ₹4 per ₹1000, minimum of ₹50 per transaction	Higher of 4 Lacs & 6 times the current month AMB, or 25 transactions, whichever is breached first (subject to maximum of ₹50 Lacs) Charges @₹4 per 1000, min of ₹50 per transaction	4 times current month POS value (Amount swiped at HDFC Bank EDC machine) per month or 25 transactions, whichever is lower. Charges @ ₹4 per ₹1000, minimum of ₹50 per transaction	4 times current month POS value (Amount swiped at HDFC Bank EDC machine) per month or 50 transactions, whichever is lower. Charges @ ₹4 per ₹1000, minimum of ₹50 per transaction	Higher of 10 Lacs & 10 times the current month AMB, or 40 transactions, whichever is breached first (subject to maximum of ₹75 Lacs) Charges @₹4 per 1000, min of ₹50 per transaction
Cash deposit in low denomination notes i.e. ₹ 20 and below @ any HDFC Bank Branch (monthly)	Cash deposit in notes = 4% of cash deposit in low denomination notes Cash deposit in coins = 5% of cash deposit in coins	Standard Charges				
Cash Withdrawal - Home Branch	NIL	Free				
Cash Withdrawal - Non-Home Branch (Daily/Monthly Free Limit)	₹2 per ₹1000, minimum ₹50 per transaction	₹50,000 per day	₹500,000 per month	₹50,000 per day	₹50,000 per day	₹10,00,000 per month
Cheque Leaves, Cheque / Fund Transfer (FT) - Collection & Payments						
Cheque Leaves (Monthly Free limit)	₹3 per leaf	200	100	50	200	200
Local Cheque Collections/ Payments and Fund Transfer	NIL	Free				
Anywhere (Inter-city) Cheque Collections/Payments and Fund Transfer	NIL	Free				
Bulk Transactions* (Monthly Free Limit)	₹35 per transaction	150		50	150	200
Demand Drafts and Pay Orders						
Pay Orders (PO) and Demand Drafts (DD) at Bank location	-	Free 30 DD/PO per month Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Free 20 DD/PO per month. Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Nil free limit. Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Free 50 DD/PO per month. Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit	Free 30 DDs/POs per month. Charges ₹1/- per ₹1000/-, Min ₹50/- and Max ₹3000/- per instrument beyond free limit
DD - Payable at Correspondent Bank Location	-	₹2.00 per ₹1000, Minimum ₹50 per instrument		₹1.50 per ₹1000, Minimum ₹50 per instrument		₹2.00 per ₹1000, Minimum ₹50 per instrument
RTGS / NEFT / IMPS Transactions						
RTGS Payments	Branch Banking: ₹2 Lakh to ₹5 Lakh - ₹20 per txn, Above ₹5 Lakh - ₹45 per txn	Free through Net Banking, Standard Charges through Branch			Free through Branch & NetBanking	
NEFT Payments	Branch Banking: Up to ₹10,000 - ₹2 per txn, Above ₹10,000 up to ₹1 Lakh - ₹4 per txn, Above ₹1 lakh up to ₹2 Lakh - ₹14 per txn, Above ₹2 Lakh - ₹24 per txn	Free through Net Banking, Standard Charges through Branch			Free through Branch & NetBanking	
IMPS Payments	Up to ₹1,000 - ₹2.5 per txn, Above ₹1,000 up to ₹1 Lakh - ₹5 per txn, Above ₹1 Lakh up to ₹2 Lakh - ₹15 per txn	Standard Charges				
Outstation Cheque Collection						
Clean Locations (per instrument charges)		Up to ₹5,000 – ₹25/-, ₹5,001 to ₹10,000 – ₹50/-, ₹10,001 to ₹25,000 – ₹100/-, ₹25,001 to ₹1,00,000 – ₹100/-, Above ₹1,00,000 – ₹150/-				